

Federal Financial Institutions Examination Council



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Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Institution Name	ZIONS FIRST NATIONAL BANK
City	SALT LAKE CITY
State	UT
Zip Code	84133
Call Report Quarter End Date	6/30/2014
Report Type	031
RSSD-ID	276579
FDIC Certificate Number	2270
OCC Charter Number	4341
ABA Routing Number	124000054
Last updated on	7/30/2014

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20140630	1.
2. FDIC certificate number.....	RSSD9050	2270	2.
3. Legal title of bank.....	RSSD9017	Zions First National Bank	3.
4. City.....	RSSD9130	Salt Lake City	4.
5. State abbreviation.....	RSSD9200	UT	5.
6. Zip code.....	RSSD9220	841331109	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	39,934	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	152,810	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	3,460	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	63,040	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	5,224	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	3,574	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	5,129	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	0	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	273,171	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	2,549	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	3,616	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	6,097	1.d.1.
2. Mortgage-backed securities.....	RIADB489	49	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	15,188	1.d.3.
e. Interest income from trading assets.....	RIAD4069	1,054	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	402	1.f.
g. Other interest income.....	RIAD4518	979	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g).....	RIAD4107	303,105	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	806	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	9,881	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	1,147	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	933	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	986	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	293	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	3	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	14,049	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	289,056	3.
4. Provision for loan and lease losses.....	RIAD4230	-24,077	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	5,158	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	26,929	5.b.
c. Trading revenue.....	RIADA220	424	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	661	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	4,596	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	121	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	47	5.d.5.
e. Venture capital revenue.....	RIADB491	3,177	5.e.
f. Net servicing fees.....	RIADB492	2,934	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	3,338	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-244	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-975	5.k.
l. Other noninterest income.....	RIADB497	46,585	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	92,751	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	-19	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	11,194	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	101,337	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	17,630	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	134,223	7.d.

Dollar amounts in thousands

e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	253,190	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	163,869	8.
9. Applicable income taxes (on item 8).....	RIAD4302	60,046	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	103,823	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	103,823	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	103,823	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	367	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	2,405	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	4,404	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	2360	M.5.
6. Not applicable			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	418	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	6	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	0	M.8.d.
e. Credit exposures.....	RIADF186	0	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	NR	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIADF228	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.

Dollar amounts in thousands

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:

- a. Total other-than-temporary impairment losses.....
- b. Portion of losses recognized in other comprehensive income (before income taxes)...
- c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....

RIADJ319	19	M.14.
RIADJ320	0	M.14.a.
RIADJ321	19	M.14.b.
		M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

- 1. Total bank equity capital most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....
- 2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....
- 3. Balance end of previous calendar year as restated (sum of items 1 and 2).....
- 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....
- 5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....
- 6. Treasury stock transactions, net.....
- 7. Changes incident to business combinations, net.....
- 8. LESS: Cash dividends declared on preferred stock.....
- 9. LESS: Cash dividends declared on common stock.....
- 10. Other comprehensive income.....
- 11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....
- 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....

RIAD3217	1,803,178	1.
RIADB507	0	2.
RIADB508	1,803,178	3.
RIAD4340	103,823	4.
RIADB509	2,442	5.
RIADB510	0	6.
RIAD4356	0	7.
RIAD4470	7,500	8.
RIAD4460	74,500	9.
RIADB511	8,716	10.
RIAD4415	0	11.
RIAD3210	1,836,159	12.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

- 1. Loans secured by real estate:
 - a. Construction, land development, and other land loans in domestic offices:
 - 1. 1-4 family residential construction loans.....
 - 2. Other construction loans and all land development and other land loans.....
 - b. Secured by farmland in domestic offices.....
 - c. Secured by 1-4 family residential properties in domestic offices:
 - 1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....
 - 2. Closed-end loans secured by 1-4 family residential properties:
 - a. Secured by first liens.....
 - b. Secured by junior liens.....
 - d. Secured by multifamily (5 or more) residential properties in domestic offices.....
 - e. Secured by nonfarm nonresidential properties in domestic offices:
 - 1. Loans secured by owner-occupied nonfarm nonresidential properties.....
 - 2. Loans secured by other nonfarm nonresidential properties.....
 - f. In foreign offices.....
- 2. Loans to depository institutions and acceptances of other banks:

(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
				1.
				1.a.
RIADC891	0	RIADC892	20	1.a.1.
RIADC893	203	RIADC894	479	1.a.2.
RIAD3584	0	RIAD3585	0	1.b.
				1.c.
RIAD5411	892	RIAD5412	325	1.c.1.
				1.c.2.
RIADC234	274	RIADC217	339	1.c.2a.
RIADC235	49	RIADC218	123	1.c.2b.
RIAD3588	0	RIAD3589	24	1.d.
				1.e.
RIADC895	3,460	RIADC896	4,377	1.e.1.
RIADC897	8,229	RIADC898	369	1.e.2.
RIADB512	0	RIADB513	0	1.f.
				2.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
a. To U.S. banks and other U.S. depository institutions.....	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks.....	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers....	RIAD4655	6	RIAD4665	108	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	2,415	RIAD4617	3,559	4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	1,684	RIADB515	393	5.a.
b. Automobile loans.....	RIADK129	51	RIADK133	508	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	667	RIADK206	264	5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	198	RIAD4628	756	7.
8. Lease financing receivables:					8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0	8.a.
b. All other leases.....	RIADC880	0	RIADF188	904	8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	18,128	RIAD4605	12,548	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0	M.2.
3. Not applicable					M.3.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	NR	M.4.
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2013, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	290,116	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	12,548	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	18,128	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	-24,077	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	260,459	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	RIADC781	0	M.4.

Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
Dollar amounts in thousands							
1. Real estate loans:							1.
a. Construction loans.....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713	1.a.
	27,043	699	513,468	14,158	0	0	
b. Commercial real estate loans.....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720	1.b.
	38,394	345	2,452,421	60,136	0	0	
c. Residential real estate loans.....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726	1.c.
	39,224	6,370	1,913,818	3,290	0	0	
2. Commercial loans.....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732	2.
	81,207	7,580	6,984,547	157,419	0	0	
3. Credit cards.....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738	3.
	0	0	216,832	9,482	0	0	
4. Other consumer loans.....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744	4.
	0	0	96,073	979	0	0	
5. Unallocated, if any.....				RCFDM745			5.
				0			
6. Total (for each column, sum of items 1.a through 5).....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751	6.
	185,868	14,994	12,177,159	245,464	0	0	

Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	0	1.
2. Total interest expense in foreign offices.....	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	0	4.b.
c. Net securitization income.....	RIADC904	0	4.c.
d. Other noninterest income.....	RIADC905	0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	RIADC906	0	5.
6. Total noninterest expense in foreign offices.....	RIADC907	0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909	0	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	RIADC910	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911	0	10.
11. Not applicable			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914	0	13.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	3,675	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	Exchange Fees	1.i.1.
2. Amount of component.....	RIAD4461	34,100	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	Click here for value	1.j.1.
2. Amount of component.....	RIAD4462	-2,193	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	Click here for value	1.k.1.
2. Amount of component.....	RIAD4463	2,355	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	7,512	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.

Dollar amounts in thousands

d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Click here for value	2.l.1.
2. Amount of component.....	RIAD4464	60,015	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Bankcard Expense	2.m.1.
2. Amount of component.....	RIAD4467	11,372	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Click here for value	2.n.1.
2. Amount of component.....	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469	NR	3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487	NR	3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489	NR	3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.

Dollar amounts in thousands

2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	NR	6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	NR	6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4462) Loss on Derivatives

(TEXT4463) Nondeferrable Loan Fees

(TEXT4464) Service Company Allocations

(TEXT4468) Appraisal, Repo, Credit Report Expenses

(TEXT4769) 1.I. \$1,351 Letters of Credit Earned FAS 91 Fees 1.I. \$2,090 Affiliate and Intercompany Fees 2.o. \$6,253 Amortization of Software 2.o. \$4,127 Depreciation on Leases 2.o. \$6,757 Public Relations & Travel

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCFD0081	517,084	1.a.
b. Interest-bearing balances.....	RCFD0071	1,758,850	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	434,854	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	1,294,895	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	456,292	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	22,385	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	119,832	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	12,363,027	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	260,458	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	12,102,569	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	106,631	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	205,585	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	7,367	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	23,207	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	19,514	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	0	10.b.

Dollar amounts in thousands

11. Other assets (from Schedule RC-F).....	RCFD2160	462,223	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	17,531,288	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	15,303,089	13.a.
1. Noninterest-bearing.....	RCON6631	4,561,010	13.a.1.
2. Interest-bearing.....	RCON6636	10,742,080	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	0	13.b.
1. Noninterest-bearing.....	RCFN6631	0	13.b.1.
2. Interest-bearing.....	RCFN6636	0	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	189,307	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	0	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	59,367	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	0	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	143,366	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	15,695,129	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	280,000	23.
24. Common stock.....	RCFD3230	15,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	735,888	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	853,111	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	-47,840	26.b.
c. Other equity capital components.....	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	1,836,159	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	1,836,159	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	17,531,288	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2013.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	511,868			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	456,984	1.a.
b. Currency and coin.....			RCON0080	54,884	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	28,682	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	28,682			2.b.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
3. Balances due from banks in foreign countries and foreign central banks.....				RCON0070	1,565	3.
a. Foreign branches of other U.S. banks.....		RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....		RCFD0074	1,565			3.b.
4. Balances due from Federal Reserve Banks.....		RCFD0090	1,733,820	RCON0090	1,733,820	4.
5. Total.....		RCFD0010	2,275,935	RCON0010	2,275,935	5.

Schedule RC-B - Securities

Dollar amounts in thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
1. U.S. Treasury securities.....	0	0	0	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	0	0	643,276	643,136	2.a.
b. Issued by U.S. Government-sponsored agencies.....	0	0	122,889	120,045	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	424,924	437,420	121,269	121,427	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	0	0	4,133	4,239	4.a.1.
2. Issued by FNMA and FHLMC.....	0	0	1,318	1,362	4.a.2.
3. Other pass-through securities.....	0	0	0	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	0	0	0	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	0	0	0	0	4.b.2.
3. All other residential MBS.....	0	0	0	0	4.b.3.
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	0	0	0	0	4.c.1.a.

Dollar amounts in thousands				
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value
	RCFDK146	RCFDK147	RCFDK148	RCFDK149
b. Other pass-through securities.....	0	0	0	0
2. Other commercial MBS:				
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK150	RCFDK151	RCFDK152	RCFDK153
	0	0	0	0
	RCFDK154	RCFDK155	RCFDK156	RCFDK157
b. All other commercial MBS.....	0	0	0	0
5. Asset-backed securities and structured financial products:				
	RCFDC026	RCFDC988	RCFDC989	RCFDC027
a. Asset-backed securities (ABS).....	0	0	0	0
b. Structured financial products:				
	RCFDG336	RCFDG337	RCFDG338	RCFDG339
1. Cash.....	9,930	15,083	431,339	380,418
	RCFDG340	RCFDG341	RCFDG342	RCFDG343
2. Synthetic.....	0	0	0	0
	RCFDG344	RCFDG345	RCFDG346	RCFDG347
3. Hybrid.....	0	0	0	0
6. Other debt securities:				
	RCFD1737	RCFD1738	RCFD1739	RCFD1741
a. Other domestic debt securities.....	0	0	15,007	12,192
	RCFD1742	RCFD1743	RCFD1744	RCFD1746
b. Other foreign debt securities.....	0	0	0	0
			RCFDA510	RCFDA511
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			12,124	12,076
	RCFD1754	RCFD1771	RCFD1772	RCFD1773
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	434,854	452,503	1,351,355	1,294,895

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	302,016	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCFDA549	1,105,897	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	93,856	M.2.a.2.
3. Over one year through three years.....	RCFDA551	126,671	M.2.a.3.
4. Over three years through five years.....	RCFDA552	109,580	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	241,432	M.2.a.5.
6. Over 15 years.....	RCFDA554	34,584	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA555	570	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	4,868	M.2.b.2.
3. Over one year through three years.....	RCFDA557	0	M.2.b.3.
4. Over three years through five years.....	RCFDA558	4	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	20	M.2.b.5.
6. Over 15 years.....	RCFDA560	138	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCFDA561	0	M.2.c.1.
2. Over three years.....	RCFDA562	0	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	52,802	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	21,059	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

Schedule RC-B - Securities

Dollar amounts in thousands

5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):

- a. Credit card receivables.....
- b. Home equity lines.....
- c. Automobile loans.....
- d. Other consumer loans.....
- e. Commercial and industrial loans.....
- f. Other.....

6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):

- a. Trust preferred securities issued by financial institutions.....
- b. Trust preferred securities issued by real estate investment trusts.....
- c. Corporate and similar loans.....
- d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....
- e. 1-4 family residential MBS not issued or guaranteed by GSEs.....
- f. Diversified (mixed) pools of structured financial products.....
- g. Other collateral or reference assets.....

(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
				M.5.
RCFDB838	RCFDB839	RCFDB840	RCFDB841	
0	0	0	0	M.5.a.
RCFDB842	RCFDB843	RCFDB844	RCFDB845	
0	0	0	0	M.5.b.
RCFDB846	RCFDB847	RCFDB848	RCFDB849	
0	0	0	0	M.5.c.
RCFDB850	RCFDB851	RCFDB852	RCFDB853	
0	0	0	0	M.5.d.
RCFDB854	RCFDB855	RCFDB856	RCFDB857	
0	0	0	0	M.5.e.
RCFDB858	RCFDB859	RCFDB860	RCFDB861	
0	0	0	0	M.5.f.
				M.6.
RCFDG348	RCFDG349	RCFDG350	RCFDG351	
9,930	15,083	431,339	380,418	M.6.a.
RCFDG352	RCFDG353	RCFDG354	RCFDG355	
0	0	0	0	M.6.b.
RCFDG356	RCFDG357	RCFDG358	RCFDG359	
0	0	0	0	M.6.c.
RCFDG360	RCFDG361	RCFDG362	RCFDG363	
0	0	0	0	M.6.d.
RCFDG364	RCFDG365	RCFDG366	RCFDG367	
0	0	0	0	M.6.e.
RCFDG368	RCFDG369	RCFDG370	RCFDG371	
0	0	0	0	M.6.f.
RCFDG372	RCFDG373	RCFDG374	RCFDG375	
0	0	0	0	M.6.g.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate.....		RCFD1410	NR		1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....		RCFDF158	90,196	RCONF158	90,196
2. Other construction loans and all land development and other land loans.....		RCFDF159	565,222	RCONF159	565,222
b. Secured by farmland (including farm residential and other improvements).....		RCFD1420	158,478	RCON1420	158,478
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCFD1797	990,513	RCON1797	990,513
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....		RCFD5367	1,046,015	RCON5367	1,046,015
b. Secured by junior liens.....		RCFD5368	21,082	RCON5368	21,082
d. Secured by multifamily (5 or more) residential properties.....		RCFD1460	261,681	RCON1460	261,681
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCFDF160	3,253,098	RCONF160	3,253,098
2. Loans secured by other nonfarm nonresidential properties.....		RCFDF161	2,297,274	RCONF161	2,297,274
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.....				RCONB531	0
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	0		
2. To other commercial banks in the U.S.....		RCFDB533	0		
b. To other depository institutions in the U.S.....		RCFDB534	0	RCONB534	0
c. To banks in foreign countries.....				RCONB535	0
1. To foreign branches of other U.S. banks.....		RCFDB536	0		
2. To other banks in foreign countries.....		RCFDB537	0		
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	205,346	RCON1590	205,346
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....		RCFD1763	2,981,155	RCON1763	2,981,155
b. To non-U.S. addressees (domicile).....		RCFD1764	0	RCON1764	0
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....		RCFDB538	124,256	RCONB538	124,256
b. Other revolving credit plans.....		RCFDB539	42,087	RCONB539	42,087
c. Automobile loans.....		RCFDK137	23,317	RCONK137	23,317
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....		RCFDK207	26,335	RCONK207	26,335
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	0	RCON2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	150,327	RCON2107	150,327
9. Loans to nondepository financial institutions and other loans.....		RCFD1563	55,418		
a. Loans to nondepository financial institutions.....				RCONJ454	0
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	10,589
2. All other loans (exclude consumer loans).....				RCONJ451	44,829
10. Lease financing receivables (net of unearned income).....				RCON2165	191,058

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCFDF162	0			10.a.
b. All other leases.....	RCFDF163	191,058			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above....	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases, net of unearned income (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	RCFD2122	12,482,858	RCON2122	12,482,858	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands				
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				M.1.
a. Construction, land development, and other land loans in domestic offices:				M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	1,155		M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	31,587		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	2,245		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	18,524		M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	17,567		M.1.d.2.
e. Commercial and industrial loans:				M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	23,893		M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	77		M.1.f.
1. Loans secured by farmland in domestic offices.....	RCONK166	0		M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCFDK167	0		M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0		M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:				M.1.f.4.
a. Credit cards.....	RCFDK098	0		M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0		M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0		M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCFDK212	0		M.1.f.5.
6. Other loans.....	RCFDK267	0		M.1.f.6.
7. Loans secured by real estate in foreign offices.....	RCFNK289	0		M.1.f.7.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:				M.2.a.
1. Three months or less.....	RCONA564	67,728		M.2.a.1.
2. Over three months through 12 months.....	RCONA565	110,012		M.2.a.2.
3. Over one year through three years.....	RCONA566	124,515		M.2.a.3.
4. Over three years through five years.....	RCONA567	340,982		M.2.a.4.
5. Over five years through 15 years.....	RCONA568	339,755		M.2.a.5.
6. Over 15 years.....	RCONA569	55,728		M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:				M.2.b.
1. Three months or less.....	RCFDA570	4,564,451		M.2.b.1.

Dollar amounts in thousands

2. Over three months through 12 months.....	RCFDA571	580,983	M.2.b.2.
3. Over one year through three years.....	RCFDA572	1,919,713	M.2.b.3.
4. Over three years through five years.....	RCFDA573	2,090,607	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	800,731	M.2.b.5.
6. Over 15 years.....	RCFDA575	1,371,885	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCFDA247	1,847,743	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A.....	RCFD2746	16,535	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	799,568	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	0	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	NR	M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCFDC779	0	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	1,426	M.9.

Schedule RC-C Part I - Loans and Leases

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	Dollar amounts in thousands				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					M.10.
a. Loans secured by real estate.....	RCFDF608	NR			M.10.a.
1. Construction, land development, and other land loans.....			RCONF578	NR	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	NR	M.10.a.2.
3. Secured by 1-4 family residential properties:					M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF580	NR	M.10.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3.b.
1. Secured by first liens.....			RCONF581	NR	M.10.a.3.b.1.
2. Secured by junior liens.....			RCONF582	NR	M.10.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	NR	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF584	NR	M.10.a.5.
b. Commercial and industrial loans.....	RCFDF585	NR	RCONF585	NR	M.10.b.

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
1. Credit cards.....	RCFDF586	NR	RCONF586	NR
2. Other revolving credit plans.....	RCFDF587	NR	RCONF587	NR
3. Automobile loans.....	RCFDK196	NR	RCONK196	NR
4. Other consumer loans.....	RCFDK208	NR	RCONK208	NR
d. Other loans.....	RCFDF589	NR	RCONF589	NR
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):				
a. Loans secured by real estate.....	RCFDF609	NR		
1. Construction, and land development, and other land loans.....			RCONF590	NR
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	NR
3. Secured by 1-4 family residential properties:				
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	NR
b. Closed-end loans secured by 1-4 family residential properties:				
1. Secured by first liens.....			RCONF593	NR
2. Secured by junior liens.....			RCONF594	NR
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	NR
5. Secured by nonfarm nonresidential properties.....			RCONF596	NR
b. Commercial and industrial loans.....	RCFDF597	NR	RCONF597	NR
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
1. Credit cards.....	RCFDF598	NR	RCONF598	NR
2. Other revolving credit plans.....	RCFDF599	NR	RCONF599	NR
3. Automobile loans.....	RCFDK195	NR	RCONK195	NR
4. Other consumer loans.....	RCFDK209	NR	RCONK209	NR
d. Other loans.....	RCFDF601	NR	RCONF601	NR

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:					M.12.
a. Loans secured by real estate.....	RCFDG091	0	RCFDG092	RCFDG093	M.12.a.
b. Commercial and industrial loans.....	RCFDG094	0	RCFDG095	RCFDG096	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	0	RCFDG098	RCFDG099	M.12.c.
d. All other loans and all leases.....	RCFDG100	0	RCFDG101	RCFDG102	M.12.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIADG377	NR	M.13.b.
14. Pledged loans and leases.....	RCFDG378	8,786,645	M.14.
15. Reverse mortgages in domestic offices:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	NR	M.15a.1.
2. Proprietary reverse mortgages.....	RCONJ467	NR	M.15a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	NR	M.15b.1.
2. Proprietary reverse mortgages.....	RCONJ469	NR	M.15b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	NR	M.15c.1.
2. Proprietary reverse mortgages.....	RCONJ471	NR	M.15c.2.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B.....	RCON5562	NR	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B.....	RCON5563	NR	2.b.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	470	RCON5565	21,846	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1739	RCON5567	230,512	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	4481	RCON5569	1,809,469	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	22682	RCON5571	205,773	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1661	RCON5573	157,330	4.b.

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON5574	1127	RCON5575	356,918	
c. With original amounts of more than \$250,000 through \$1,000,000..					4.c.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.....	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B.....	RCON5577	NR	6.b.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	164	RCON5579	7,446	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	267	RCON5581	29,002	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	160	RCON5583	34,968	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	972	RCON5585	28,695	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	296	RCON5587	33,803	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	143	RCON5589	34,166	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. U.S. Treasury securities.....	RCFD3531	0	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	2,461	RCON3532	2,461	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	40,116	RCON3533	40,116	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS.....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS.....	RCFDK198	0	RCONK198	0	4.e.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
5. Other debt securities:					5.
a. Structured financial products:					5.a.
1. Cash.....	RCFDG383	0	RCONG383	0	5.a.1.
2. Synthetic.....	RCFDG384	0	RCONG384	0	5.a.2.
3. Hybrid.....	RCFDG385	0	RCONG385	0	5.a.3.
b. All other debt securities.....	RCFDG386	14,108	RCONG386	14,108	5.b.
6. Loans:					6.
a. Loans secured by real estate.....	RCFDF610	0			6.a.
1. Construction, land development, and other land loans.....			RCONF604	0	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF605	0	6.a.2.
3. Secured by 1-4 family residential properties:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF606	0	6.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3b.
1. Secured by first liens.....			RCONF607	0	6.a.3b1.
2. Secured by junior liens.....			RCONF611	0	6.a.3b2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF612	0	6.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF613	0	6.a.5.
b. Commercial and industrial loans.....	RCFDF614	0	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.c.
1. Credit cards.....	RCFDF615	0	RCONF615	0	6.c.1.
2. Other revolving credit plans.....	RCFDF616	0	RCONF616	0	6.c.2.
3. Automobile loans.....	RCFDK199	0	RCONK199	0	6.c.3.
4. Other consumer loans.....	RCFDK210	0	RCONK210	0	6.c.4.
d. Other loans.....	RCFDF618	0	RCONF618	0	6.d.
7. Not applicable					7.
8. Not applicable					8.
9. Other trading assets.....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	49,946	RCON3543	49,946	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	106,631	RCON3545	106,631	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	9,435	RCON3546	9,435	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	49,932	RCON3547	49,932	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	59,367	RCON3548	59,367	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate.....	RCFDF790	0			M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	0	M1a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M1a.2.
3. Secured by 1-4 family residential properties:					M1a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M1a.3a.

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
b. Closed-end loans secured by 1-4 family residential properties:				M1a3b
1. Secured by first liens.....			RCONF628 0	M1a3b1
2. Secured by junior liens.....			RCONF629 0	M1a3b2
4. Secured by multifamily (5 or more) residential properties.....			RCONF630 0	M1a4
5. Secured by nonfarm nonresidential properties.....			RCONF631 0	M1a5
b. Commercial and industrial loans.....	RCFDF632	0	RCONF632 0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633 0	M1c1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634 0	M1c2
3. Automobile loans.....	RCFDK200	0	RCONK200 0	M1c3
4. Other consumer loans.....	RCFDK211	0	RCONK211 0	M1c4
d. Other loans.....	RCFDF636	0	RCONF636 0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:				M.2.
a. Fair value.....	RCFDF639	0	RCONF639 0	M.2.a.
b. Unpaid principal balance.....	RCFDF640	0	RCONF640 0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	RCONG299 0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts....	RCFDG332	0	RCONG332 0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	0	RCONG333 0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334 0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335 0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651 0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652 0	M.3.g.
4. Pledged trading assets:				M.4.
a. Pledged securities.....	RCFDG387	0	RCONG387 0	M.4.a.
b. Pledged loans.....	RCFDG388	0	RCONG388 0	M.4.b.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands				
5. Asset-backed securities:				M.5.
a. Credit card receivables.....	RCFDF643	NR		M.5.a.
b. Home equity lines.....	RCFDF644	NR		M.5.b.
c. Automobile loans.....	RCFDF645	NR		M.5.c.
d. Other consumer loans.....	RCFDF646	NR		M.5.d.
e. Commercial and industrial loans.....	RCFDF647	NR		M.5.e.
f. Other.....	RCFDF648	NR		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCFDF651	NR		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				M.7.
a. Readily determinable fair values.....	RCFDF652	NR		M.7.a.
b. Other.....	RCFDF653	NR		M.7.b.
8. Loans pending securitization.....	RCFDF654	NR		M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):				M.9.
a. Disclose component and the dollar amount of that component:				M.9.a.
1. Describe component.....	TEXTF655	NR		M.9.a.1.

Dollar amounts in thousands

2. Amount of component.....	RCFDF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656	NR	M.9.b.1.
2. Amount of component.....	RCFDF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657	NR	M.9.c.1.
2. Amount of component.....	RCFDF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	NR	M.10.a.1.
2. Amount of component.....	RCFDF658	NR	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659	NR	M.10.b.1.
2. Amount of component.....	RCFDF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660	NR	M.10.c.1.
2. Amount of component.....	RCFDF660	NR	M.10.c.2.

Schedule RC-E Part I - Deposits in Domestic Offices

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549		RCONB550	1.
	1,538,142		12,922,198	
2. U.S. Government.....	RCON2202		RCON2520	2.
	0		0	
3. States and political subdivisions in the U.S.....	RCON2203		RCON2530	3.
	78,650		478,911	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	281,001		4,187	
5. Banks in foreign countries.....	RCON2213		RCON2236	5.
	0		0	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216		RCON2377	6.
	0		0	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	RCON2210	RCON2385	7.
	1,897,793	1,819,228	13,405,296	

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	209,945	M.1.a.
b. Total brokered deposits.....	RCON2365	30,255	M.1.b.

Dollar amounts in thousands

c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	340	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	29,153	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	340	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	29,153	M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	762	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	4,065,512	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	8,803,852	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	287,278	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	142,346	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	106,310	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	28,134	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	55,349	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	148,685	M.3.a.2.
3. Over one year through three years.....	RCONA581	49,977	M.3.a.3.
4. Over three years.....	RCONA582	33,267	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	204,034	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	64,267	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	146,789	M.4.a.2.
3. Over one year through three years.....	RCONA586	21,113	M.4.a.3.
4. Over three years.....	RCONA587	16,487	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	117,493	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	93,563	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	146,237	M.6.a.

Dollar amounts in thousands

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	54,742	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	1,337,164	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	1,844,433	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	2,221,079	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	1,606,357	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	495,886	M.7.b.2.

Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	0	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	0	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	0	5.
6. Total.....	RCFN2200	0	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	0	M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	50,770	1.
2. Net deferred tax assets.....	RCFD2148	37,787	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	0	3.a.
b. Other financial assets.....	RCFDA520	11,461	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCFD1752	103,414	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	47,186	5.a.
b. Separate account life insurance assets.....	RCFDK202	0	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCFD2168	211,605	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.

Dollar amounts in thousands

b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards ...	RCFDC436	0	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	0	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549	NR	6.g.1.
2. Amount of component.....	RCFD3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550	NR	6.h.1.
2. Amount of component.....	RCFD3550	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551	NR	6.i.1.
2. Amount of component.....	RCFD3551	0	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	462,223	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices.....	RCON3645	942	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	72,206	1.b.
2. Net deferred tax liabilities.....	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	14,440	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCFD2938	55,778	4.
a. Accounts payable.....	RCFD3066	0	4.a.
b. Deferred compensation liabilities.....	RCFDC011	0	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	NR	4.e.1.
2. Amount of component.....	RCFD3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	NR	4.f.1.
2. Amount of component.....	RCFD3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCFD3554	0	4.g.2.
5. Total.....	RCFD2930	143,366	5.

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	22,385	3.
4. Securities sold under agreements to repurchase.....	RCONB995	0	4.
5. Other borrowed money.....	RCON3190	0	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	0	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	0	7.

Dollar amounts in thousands

8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	17,531,288	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	15,695,129	9.

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices

Dollar amounts in thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	0	RCON1287	0	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	763,181	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	424,924	RCON8499	121,427	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	0	RCONG390	5,600	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG393	0	RCONG394	0	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	0	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	9,930	RCONG398	392,610	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	0	RCONG400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA511	12,076	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	434,854	RCON1773	1,294,894	17.

Schedule RC-H - Selected Balance Sheet Items for Domestic Offices

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.....	RCON1752	103,414	18.
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Schedule RC-I - Assets and Liabilities of IBFs

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	NR	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	NR	2.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	2,389,989	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	730,324	2.
3. Mortgage-backed securities.....	RCFDB559	5,618	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	1,005,685	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	274,007	5.

Dollar amounts in thousands

6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	12,207,222	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	2,024,035	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	6,628,601	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	182,794	6.a.3.
4. Commercial and industrial loans.....	RCON3387	2,954,072	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	119,364	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	91,600	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	0	6.b.
7. Trading assets.....	RCFD3401	118,495	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	186,425	8.
9. Total assets.....	RCFD3368	17,629,796	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	2,552,796	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	12,845,848	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	266,251	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	278,562	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	0	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	263,372	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	360	14.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	1,240,153	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ477	NR	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	1,059,630	1.b.
1. Unused consumer credit card lines.....	RCFDJ455	779,085	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	280,545	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	140,064	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	361,748	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	2,421	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	1,632,531	1.e.1.

Dollar amounts in thousands

2. Loans to financial institutions.....	RCFDJ458	0	1.e.2.
3. All other unused commitments.....	RCFDJ459	348,199	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	246,193	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	36,111	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	36,242	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	670	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	901	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	0	6.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Sold Protection	(Column B) Purchased Protection	
7. Credit derivatives:			7.
a. Notional amounts:			7.a.
1. Credit default swaps.....	RCFDC968	0	7.a.1.
2. Total return swaps.....	RCFDC970	0	7.a.2.
3. Credit options.....	RCFDC972	0	7.a.3.
4. Other credit derivatives.....	RCFDC974	0	7.a.4.
b. Gross fair values:			7.b.
1. Gross positive fair value.....	RCFDC219	0	7.b.1.
2. Gross negative fair value.....	RCFDC220	0	7.b.2.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands			
c. Notional amounts by regulatory capital treatment:			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection.....	RCFDG401	0	7.c.1.a.
b. Purchased protection.....	RCFDG402	0	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection.....	RCFDG403	0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	0	7.c.2.c.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.

	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
Dollar amounts in thousands				
	RCFDG406	RCFDG407	RCFDG408	
a. Investment grade.....	0	0	0	7.d.1.a.
	RCFDG409	RCFDG410	RCFDG411	
b. Subinvestment grade.....	0	0	0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
	RCFDG412	RCFDG413	RCFDG414	
a. Investment grade.....	0	0	0	7.d.2.a.
	RCFDG415	RCFDG416	RCFDG417	
b. Subinvestment grade.....	0	0	0	7.d.2.b.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	283	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	281,020	9.
a. Securities borrowed.....	RCFD3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557	NR	9.f.1.
2. Amount of component.....	RCFD3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	8,564	11.b.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):						12.
		RCFD8693	RCFD8694	RCFD8695	RCFD8696	
a. Futures contracts.....	0	0	0	0	0	12.a.
		RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts.....	48,261	227	0	0	0	12.b.
c. Exchange-traded option contracts:						12.c.
		RCFD8701	RCFD8702	RCFD8703	RCFD8704	
1. Written options.....	0	0	0	0	0	12.c.1.
		RCFD8705	RCFD8706	RCFD8707	RCFD8708	
2. Purchased options.....	0	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:						12.d.
		RCFD8709	RCFD8710	RCFD8711	RCFD8712	
1. Written options.....	95,339	0	0	0	0	12.d.1.
		RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options.....	75,287	0	0	0	0	12.d.2.
		RCFD3450	RCFD3826	RCFD8719	RCFD8720	
e. Swaps.....	3,078,569	0	0	0	0	12.e.
		RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading.....	2,813,253	227	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	RCFD8726	RCFD8727	RCFD8728		
	484,203	0	0	0	0	14.
		RCFDA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	215,890					14.a.
15. Gross fair values of derivative contracts:						15.
a. Contracts held for trading:						15.a.
		RCFD8733	RCFD8734	RCFD8735	RCFD8736	
1. Gross positive fair value.....	49,946	0	0	0	0	15.a.1.
		RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value.....	49,932	8	0	0	0	15.a.2.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:						15.b.
		RCFD8741	RCFD8742	RCFD8743	RCFD8744	
1. Gross positive fair value.....		1,938	0	0	0	15.b.1.
		RCFD8745	RCFD8746	RCFD8747	RCFD8748	
2. Gross negative fair value.....		1,529	0	0	0	15.b.2.

Schedule RC-L - Derivatives and Off-Balance Sheet Items

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:							16.
		RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a. Net current credit exposure.....		35,891	0	0	0	15,722	16.a.
b. Fair value of collateral:							16.b.
		RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1. Cash - U.S. dollar.....		1,280	0	0	0	0	16.b.1.
		RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2. Cash - Other currencies.....		0	0	0	0	0	16.b.2.
		RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3. U.S. Treasury securities.....		0	0	0	0	0	16.b.3.
		RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		0	0	0	0	0	16.b.4.
		RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5. Corporate bonds.....		0	0	0	0	0	16.b.5.
		RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6. Equity securities.....		0	0	0	0	0	16.b.6.
		RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7. All other collateral.....		0	0	0	0	0	16.b.7.
		RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		1,280	0	0	0	0	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	110,883	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	4	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	0	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	0	2.b.
c. All other identifiable intangible assets.....	RCFD5507	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	0	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	496	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	1,896	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	4,975	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. In foreign offices.....	RCFN5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	7,367	3.h.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	0	5.a.1.a.
b. Over one year through three years.....	RCFDF056	0	5.a.1.b.
c. Over three years through five years.....	RCFDF057	0	5.a.1.c.
d. Over five years.....	RCFDF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	0	5.b.1.a.
b. Over one year through three years.....	RCFDF061	0	5.b.1.b.
c. Over three years through five years.....	RCFDF062	0	5.b.1.c.
d. Over five years.....	RCFDF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCFDB571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	0	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.

Dollar amounts in thousands

1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	Zions Bank	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2.a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Loans to finance agricultural production and other loans to farmers.....	RCFDK178	0	13.a.2.
3. Commercial and industrial loans.....	RCFDK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCFDK180	0	13.a.4.a.
b. Automobile loans.....	RCFDK181	0	13.a.4.b.

Dollar amounts in thousands

c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK182	0	13.a.4.c.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCFDK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCFDK185	0	13.a.5.b.
c. Other loans.....	RCFDK186	0	13.a.5.c.
d. Lease financing receivables.....	RCFDK273	0	13.a.5.d.
e. Loans secured by real estate in foreign offices.....	RCFNK290	0	13.a.5.e.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCFDK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	Yes	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	Yes	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	1	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	1241	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	10,358	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	1241	16.d.3.

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
	RCONF172	RCONF174	RCONF176		
1. 1-4 family residential construction loans.....	0	0	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	538	0	12,905		1.a.2.
	RCON3493	RCON3494	RCON3495		
b. Secured by farmland in domestic offices.....	1,330	82	2,803		1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1,665	0	4,937		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	2,921	849	7,295		1.c.2.a.
	RCONC238	RCONC239	RCONC230		
b. Secured by junior liens.....	252	0	316		1.c.2.b.
	RCON3499	RCON3500	RCON3501		
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	1,202	0	0		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	9,132	1,129	29,751		1.e.1.
	RCONF179	RCONF181	RCONF183		
2. Loans secured by other nonfarm nonresidential properties...	4,487	1,431	51,702		1.e.2.
	RCFNB572	RCFNB573	RCFNB574		
f. In foreign offices.....	0	0	0		1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
	RCFD5377	RCFD5378	RCFD5379		
a. To U.S. banks and other U.S. depository institutions.....	0	0	0		2.a.
	RCFD5380	RCFD5381	RCFD5382		
b. To foreign banks.....	0	0	0		2.b.
	RCFD1594	RCFD1597	RCFD1583		
3. Loans to finance agricultural production and other loans to farmers.	1,734	0	1,740		3.
4. Commercial and industrial loans:					4.
	RCFD1251	RCFD1252	RCFD1253		
a. To U.S. addressees (domicile).....	13,994	482	3,765		4.a.
	RCFD1254	RCFD1255	RCFD1256		
b. To non-U.S. addressees (domicile).....	0	0	0		4.b.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans to individuals for household, family, and other personal expenditures:					5.
	RCFDB575	RCFDB576	RCFDB577		
a. Credit cards.....	860	669	158		5.a.
	RCFDK213	RCFDK214	RCFDK215		
b. Automobile loans.....	66	0	42		5.b.
	RCFDK216	RCFDK217	RCFDK218		
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	222	34	103		5.c.
	RCFD5389	RCFD5390	RCFD5391		
6. Loans to foreign governments and official institutions.....	0	0	0		6.
	RCFD5459	RCFD5460	RCFD5461		
7. All other loans.....	615	0	0		7.
8. Lease financing receivables:					8.
	RCFDF166	RCFDF167	RCFDF168		
a. Leases to individuals for household, family, and other personal expenditures.....	0	0	0		8.a.
	RCFDF169	RCFDF170	RCFDF171		
b. All other leases.....	0	0	251		8.b.
	RCFD3505	RCFD3506	RCFD3507		
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	107		9.
	RCFDK036	RCFDK037	RCFDK038		
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	3,022	136	4,981		10.
	RCFDK039	RCFDK040	RCFDK041		
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	2,336	118	3,816		10.a.
	RCFDK042	RCFDK043	RCFDK044		
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate in domestic offices:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
	RCONK045	RCONK046	RCONK047		
a. 1-4 family residential construction loans.....	0	0	0		11.a.1.a.
	RCONK048	RCONK049	RCONK050		
b. Other construction loans and all land development and other land loans.....	0	0	0		11.a.1.b.
	RCONK051	RCONK052	RCONK053		
2. Secured by farmland.....	0	0	0		11.a.2.
3. Secured by 1-4 family residential properties:					11.a.3.
	RCONK054	RCONK055	RCONK056		
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0		11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
	RCONK057	RCONK058	RCONK059		
1. Secured by first liens.....	0	0	0		11.a.3b.1.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONK060	RCONK061	RCONK062		
2. Secured by junior liens.....	0	0	0	11a3b2	
	RCONK063	RCONK064	RCONK065		
4. Secured by multifamily (5 or more) residential properties.....	0	0	0	11.a.4.	
5. Secured by nonfarm nonresidential properties:				11.a.5.	
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	RCONK067	RCONK068		
	0	0	0	11.a.5.a.	
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	RCONK070	RCONK071		
	0	0	0	11.a.5.b.	
b. Loans to finance agricultural production and other loans to farmers.....	RCFDK072	RCFDK073	RCFDK074		
	0	0	0	11.b.	
	RCFDK075	RCFDK076	RCFDK077		
c. Commercial and industrial loans.....	0	0	0	11.c.	
d. Loans to individuals for household, family, and other personal expenditures:				11.d.	
	RCFDK078	RCFDK079	RCFDK080		
1. Credit cards.....	0	0	0	11.d.1.	
	RCFDK081	RCFDK082	RCFDK083		
2. Automobile loans.....	0	0	0	11.d.2.	
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK084	RCFDK085	RCFDK086		
	0	0	0	11.d.3.	
	RCFDK087	RCFDK088	RCFDK089		
e. All other loans and all leases.....	0	0	0	11.e.	
1. Loans to depository institutions and acceptances of other banks.....	RCFDK091	RCFDK092	RCFDK093		
	0	0	0	11.e.1.	
	RCFDK095	RCFDK096	RCFDK097		
2. Loans to foreign governments and official institutions.....	0	0	0	11.e.2.	
	RCFDK099	RCFDK100	RCFDK101		
3. Other loans.....	0	0	0	11.e.3.	
	RCFDK269	RCFDK271	RCFDK272		
4. Lease financing receivables.....	0	0	0	11.e.4.	
	RCFNK291	RCFNK292	RCFNK293		
5. Loans secured by real estate in foreign offices.....	0	0	0	11.e.5.	
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	RCFDK103	RCFDK104		
	0	0	0	11.f.	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):				M.1.	
a. Construction, land development, and other land loans in domestic offices:				M.1.a.	
	RCONK105	RCONK106	RCONK107		
1. 1-4 family residential construction loans.....	0	0	0	M.1.a.1.	
2. Other construction loans and all land development and other land loans.....	RCONK108	RCONK109	RCONK110		
	0	0	11,581	M.1.a.2.	
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF661	RCONF662	RCONF663		
	166	0	3,166	M.1.b.	

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	0	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	0	1,024	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONK117	0	0	996	M.1.d.2.
e. Commercial and industrial loans:					M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	4,221	0	408	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	0	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	0	0	0	M.1.f.
1. Loans secured by farmland in domestic offices.....	RCONK130	0	0	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCFDK134	0	0	0	M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	0	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					M.1.f.4.
a. Credit cards.....	RCFDK274	0	0	0	M.1.f.4.a.
b. Automobile loans.....	RCFDK277	0	0	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	0	0	M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCFDK283	0	0	0	M.1.f.5.
6. Other loans.....	RCFDK286	0	0	0	M.1.f.6.
7. Loans secured by real estate in foreign offices.....	RCFNK294	0	0	0	M.1.f.7.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	72	0	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	0	0	0	M.3.
4. Not applicable					M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
a. Loans and leases held for sale.....	RCFDC240	0	0	0	M.5.a.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
b. Loans measured at fair value:					M.5.b.
1. Fair value.....		RCFDF664	RCFDF665	RCFDF666	M.5.b.1.
		0	0	0	
2. Unpaid principal balance.....		RCFDF667	RCFDF668	RCFDF669	M.5.b.2.
		0	0	0	

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Derivative contracts: Fair value of amounts carried as assets.....		RCFCD3529	0	RCFCD3530 0 M.6.

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....		RCFDC410	5,806	M.7.
8. Nonaccrual assets sold during the quarter.....		RCFDC411	40,947	M.8.

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3):					M.9.
a. Outstanding balance.....		RCFDL183	RCFDL184	RCFDL185	M.9.a.
		0	0	0	
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....		RCFDL186	RCFDL187	RCFDL188	M.9.b.
		0	0	0	

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCFDF236	15,352,018	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		RCFDF237	1,819	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFNF234	0	3.
4. Average consolidated total assets for the calendar quarter.....		RCFDK652	17,629,796	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....		RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter.....		RCFDK654	1,868,957	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		RCFDK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				7.
a. One year or less.....		RCFDG465	0	7.a.

Dollar amounts in thousands

b. Over one year through three years.....	RCFDG466	0	7.b.
c. Over three years through five years.....	RCFDG467	0	7.c.
d. Over five years.....	RCFDG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCFDG469	0	8.a.
b. Over one year through three years.....	RCFDG470	0	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	No	10.
a. Banker's bank deduction.....	RCFDK657	NR	10.a.
b. Banker's bank deduction limit.....	RCFDK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	No	11.
a. Custodial bank deduction.....	RCFDK660	NR	11.a.
b. Custodial bank deduction limit.....	RCFDK661	NR	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	6,924,091	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	668076	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	8,216,000	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	7084	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	200,549	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	15047	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	9,559	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	26	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions).....	RCON5597	6,595,421	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.

Dollar amounts in thousands

d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	429,146	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	34	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	105,547	M.12.
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	4,041	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	54,041	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	4,636	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	5,239	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	88,590	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures...	RCFDN183	0	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0	M.13.h.
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCFDL189	3,303	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCFDL196	NR	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCONL197	NR	M.17.d.

[illegible]

Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	81,530	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	72,498	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	28,210	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	0	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	0	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	1,565	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	403	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	0	7.c.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
1. Available-for-sale securities.....	1,294,895	0	7,099	944,649	343,147	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale.....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment.....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	0	0	0	0	0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	49,946	0	0	49,946	0	5.a.
b. Other trading assets.....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	56,685	0	0	56,685	0	5.b.
	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	5.b.1.
	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
6. All other assets.....	117,275	0	58	48,523	68,694	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
	1,518,801	0	7,157	1,099,803	411,841	7.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
8. Deposits.....	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
	0	0	0	0	0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
	49,932	0	0	49,932	0	10.a.
b. Other trading liabilities.....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
	9,435	0	9,435	0	0	10.b.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures.....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities.....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	1,587	0	58	1,529	0	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	60,954	0	9,493	51,461	0	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets.....	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	M.1.b.
	1,337	0	0	1,337	0	

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG546	Venture Capital

M.1.c.
M.1.c.1.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
2. Amount of component.....	57,233	0	0	0	57,233

M.1.c.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG551	BOLI

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
2. Amount of component.....	47,186	0	0	47,186	0

M.1.d.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG556	Excess Loan Servicing

M.1.e.
M.1.e.1.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
2. Amount of component.....	11,461	0	0	0	11,461

M.1.e.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		M.1.f.
1. Describe component.....	TEXTG561Click here for value	M.1.f.1.

(TEXTG561) Deferred compensation

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
2. Amount of component.....	58	0	58	0	0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						M.2.
	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
a. Loan commitments (not accounted for as derivatives).....	0	0	0	0	0	M.2.a.
	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	
b. Nontrading derivative liabilities.....	1,529	0	0	1,529	0	M.2.b.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			
1. Describe component.....	<table><tr><td>TEXTG571</td><td>Click here for value</td></tr></table>	TEXTG571	Click here for value
TEXTG571	Click here for value		

(TEXTG571) Deferred compensation

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
2. Amount of component.....	58	0	58	0	0

M.2.c.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG576	NR

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
2. Amount of component.....	0	0	0	0	0

M.2.d.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG581	NR

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
2. Amount of component.....	0	0	0	0	0

M.2.e.2.

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXTG586	NR

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590
2. Amount of component.....	0	0	0	0	0

M.2.f.2.

Schedule RC-R Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a).....	RCFD3210	1,836,159	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFD8434	-41,708	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value).....	RCFDA221	47	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFD4336	-6,133	4.
5. LESS: Nonqualifying perpetual preferred stock.....	RCFDB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCFDB589	0	6.
7. LESS: Disallowed goodwill and other disallowed intangible assets and cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness			7.
a. LESS: Disallowed goodwill and other disallowed intangible assets.....	RCFDB590	19,514	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	RCFDF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	RCFDC227	1,864,439	8.
9. LESS: Disallowed servicing assets and purchased credit card relationships and disallowed deferred tax assets			9.
a. LESS: Disallowed servicing assets and purchased credit card relationships.....	RCFDB591	0	9.a.
b. LESS: Disallowed deferred tax assets.....	RCFD5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCFDB592	0	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	RCFD8274	1,864,439	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCFD5306	0	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCFDB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCFD5310	175,317	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCFD2221	0	15.
16. Other Tier 2 capital components.....	RCFDB594	0	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCFD5311	175,317	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCFD8275	175,317	18.
19. Not applicable			19.
20. LESS: Deductions for total risk-based capital.....	RCFDB595	0	20.
21. Total risk-based capital (sum of items 11 and 18 less item 20).....	RCFD3792	2,039,756	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	RCFDL136	17,629,796	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).	RCFDB590	19,514	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCFDB591	0	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	RCFD5610	0	25.
26. Other additions to (deductions from) assets for leverage capital purposes.....	RCFDL137	0	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	RCFDL138	17,610,282	27.
28. Adjustments			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCFDC228	7,740	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCFDB503	15,481	28.b.
29. Adjustment to risk-weighted assets in item 62.....	RCFDB504	10,710	29.
30. Adjustment to average total assets in item 27.....	RCFDB505	10,472	30.

Schedule RC-R Part I.A - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)	
31. Tier 1 leverage ratio.....	RCFD7273	0.1055	RCFD7204	0.1059
32. Tier 1 risk-based capital ratio.....	RCFD7274	0.1334	RCFD7206	0.1339
33. Total risk-based capital ratio.....	RCFD7275	0.1455	RCFD7205	0.1465

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	NR	1.
2. Retained earnings.....	RCFD3632	853,111	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	NR	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No).....	RCOAP838	NR	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	NR	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	NR	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	NR	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	NR	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	NR	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)			9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)			9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)			9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)			9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCFAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	NR	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCFAP850	NR	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCFAP851	NR	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	NR	12.

Dollar amounts in thousands

13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP853	NR	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	NR	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP855	NR	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCFAP856	NR	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	NR	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	NR	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	NR	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	NR	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCFAP861	NR	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	NR	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	NR	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	NR	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	NR	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	NR	26.
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	NR	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	NR	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	NR	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	NR	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCFAQ257	NR	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCFAP870	NR	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCFWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCFAP872	NR	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	NR	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	NR	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	NR	35.b.
36. Average total consolidated assets.....	RCFD3368	17,629,796	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).	RCFAP875	NR	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	NR	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	NR	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62).....	RCFAA223	NR	40.a.

Dollar amounts in thousands

b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.
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Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage	(Column B) Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCFAP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCFA7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	NR	43.

Schedule RC-R Part I.B - Regulatory Capital Components and Ratios

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	NR	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
		RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602	
34. Cash and balances due from depository institutions.....		2,275,935	0	1,788,704	473,333		13,897	34.
		RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
35. Held-to-maturity securities.....		434,854	-32,951	0	268,756	156,168	42,881	35.
		RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
36. Available-for-sale securities.....		1,294,895	-191,725	647,410	152,930	136,697	549,583	36.
37. Federal funds sold and securities purchased under agreements to resell.....		RCFDC225		RCFDC063	RCFDC064		RCFDB520	
		478,677		22,385	456,292		0	37.
		RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
38. Loans and leases held for sale.....		119,832	0	60,440	0	28,210	31,182	38.
		RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
39. Loans and leases, net of unearned income.....		12,363,027	0	8,073	235,788	1,710,411	10,408,755	39.
		RCFD3123	RCFD3123					
40. Allowance for loan and lease losses.....		260,458	260,458					40.
		RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
41. Trading assets.....		106,631	49,946	0	31,463	19,834	5,388	41.
		RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
42. All other assets.....		717,896	20,588	69,697	78,008	22,157	527,446	42.
		RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
43. Total assets.....		17,531,288	-414,600	2,596,709	1,696,570	2,073,477	11,579,132	43.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
		RCFDB546	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
44. Financial standby letters of credit.....		246,193	246,193	126,893	6,111	0	113,189	44.
		RCFD3821	RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
45. Performance standby letters of credit.....		36,242	18,121	583	335	0	17,203	45.
		RCFD3411	RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
46. Commercial and similar letters of credit.....		901	180	6	0	0	174	46.

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar amounts in thousands							
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD3429	RCFDB660	RCFDB661	RCFDB662		RCFDB663	47.
	0	0	0	0		0	
48. Securities lent.....	RCFD3433	RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	48.
	0	0	0	0	0	0	
49. Retained recourse on small business obligations sold with recourse.....	RCFDA250	RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	49.
	0	0	0	0	0	0	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCFDB541	RCFDB542				RCFDB543	50.
	0	0				0	
	RCFDB675	RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
51. All other financial assets sold with recourse.....	11,145	11,145	0	8,481	2,664	0	51.
	RCFDB681	RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
52. All other off-balance sheet liabilities.....	0	0	0	0	0	0	52.
53. Unused commitments:							53.
a. With an original maturity exceeding one year.....	RCFD3833	RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.a.
	1,885,088	942,544	5,277	9,353	37,337	890,577	
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCFDG591	RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	53.b.
	0	0	0	0	0	0	
		RCFDA167	RCFDB693	RCFDB694	RCFDB695		
54. Derivative contracts.....		80,536	0	53,516	27,020		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCFDB696	RCFDB697	RCFDB698	RCFDB699	55.
			2,729,468	1,774,366	2,140,498	12,600,275	
56. Risk weight factor							56.
			RCFDB700	RCFDB701	RCFDB702	RCFDB703	
57. Risk-weighted assets by risk weight category.....			0	354,873	1,070,249	12,600,275	57.
						RCFD1651	
58. Market risk equivalent assets.....						0	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCFDB704	59.
						14,025,397	
						RCFDA222	
60. Excess allowance for loan and lease losses.....						99,581	60.
						RCFD3128	
61. Allocated transfer risk reserve.....						0	61.

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
							RCFDA223
62. Total risk-weighted assets.....							13,925,816

62.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCFD8764	51,884	M.1.
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Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
a. Interest rate contracts.....	392,443	1,349,282	1,460,392	M.2.a.
b. Foreign exchange contracts.....	227	0	0	M.2.b.
c. Gold contracts.....	0	0	0	M.2.c.
d. Other precious metals contracts.....	0	0	0	M.2.d.
e. Other commodity contracts.....	0	0	0	M.2.e.
f. Equity derivative contracts.....	0	0	0	M.2.f.
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:				M.2.g.
1. Investment grade.....	0	0	0	M.2.g.1.
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761	RCFDB762			RCFDB763		6.a.
		0	0			0		

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
b. Loans (included in Schedule RC-C).....		RCFDB500	RCFDB501			RCFDB502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								7.
		RCFDB764	RCFDB765			RCFDB766		
a. 30-89 days past due		0	0			0		7.a.
		RCFDB767	RCFDB768			RCFDB769		
b. 90 days or more past due		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								8.
		RIADB770	RIADB771			RIADB772		
a. Charge-offs.....		0	0			0		8.a.
		RIADB773	RIADB774			RIADB775		
b. Recoveries.....		0	0			0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFDB776	RCFDB777	RCFDB778	RCFDB779	RCFDB780	RCFDB781	RCFDB782	
	0	0	0	0	0	0	0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFDB783	RCFDB784	RCFDB785	RCFDB786	RCFDB787	RCFDB788	RCFDB789	
	0	0	0	0	0	0	0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790	RCFDB791	RCFDB792	RCFDB793	RCFDB794	RCFDB795	RCFDB796	
	26,471	0	0	0	0	0	0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFDB797	RCFDB798	RCFDB799	RCFDB800	RCFDB801	RCFDB802	RCFDB803	
	26,471	0	0	0	0	0	0	12.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	101,153	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	1,318,887	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCFDF699	871	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCFDC407	NR	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)....	RCFDA345	Yes	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	Yes	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCFDB867	Yes	3.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands				(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
				RCFDB868	RCFDB869	RCFDB870	RCFDB871	
4. Personal trust and agency accounts.....				547,564	1,325	503	7	4.
5. Employee benefit and retirement-related trust and agency accounts:								5.
a. Employee benefit - defined contribution.....				0	7,178	0	2	5.a.
b. Employee benefit - defined benefit.....				0	0	0	0	5.b.
c. Other employee benefit and retirement-related accounts.....				6,173	10,343	22	28	5.c.
6. Corporate trust and agency accounts.....				0	6,659,093	0	6687	6.
7. Investment management and investment advisory agency accounts.....				861,692	0	126	0	7.
8. Foundation and endowment trust and agency accounts.....				33,449	334	29	4	8.
9. Other fiduciary accounts.....				0	559	1	29	9.
10. Total fiduciary accounts (sum of items 4 through 9).....				1,448,878	6,678,832	681	6757	10.
11. Custody and safekeeping accounts.....					1,474,760		288	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....				0	0	0	0	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....				5,377	11,938	20	32	13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	1,459	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	20	15.a.
b. Employee benefit - defined benefit.....	RIADB906	0	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	51	15.c.
16. Corporate trust and agency accounts.....	RIADA479	2,612	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	619	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	159	18.
19. Other fiduciary accounts.....	RIADA480	4	19.
20. Custody and safekeeping accounts.....	RIADB909	234	20.
21. Other fiduciary and related services income.....	RIADB910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	5,158	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	RCFDJ264	RCFDJ265	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	RCFDJ267	RCFDJ268	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	RCFDJ270	RCFDJ271	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	RCFDJ273	RCFDJ274	M.1.d.
e. Money market mutual funds.....	RCFDJ275	RCFDJ276	RCFDJ277	M.1.e.
f. Equity mutual funds.....	RCFDJ278	RCFDJ279	RCFDJ280	M.1.f.
g. Other mutual funds.....	RCFDJ281	RCFDJ282	RCFDJ283	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	RCFDJ285	RCFDJ286	M.1.h.
i. Other short-term obligations.....	RCFDJ287	RCFDJ288	RCFDJ289	M.1.i.
j. Other notes and bonds.....	RCFDJ290	RCFDJ291	RCFDJ292	M.1.j.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	RCFDJ294	RCFDJ295	M.1.k.
	NR	NR	NR	
l. Other common and preferred stocks.....	RCFDJ296	RCFDJ297	RCFDJ298	M.1.l.
	NR	NR	NR	
m. Real estate mortgages.....	RCFDJ299	RCFDJ300	RCFDJ301	M.1.m.
	NR	NR	NR	
n. Real estate.....	RCFDJ302	RCFDJ303	RCFDJ304	M.1.n.
	NR	NR	NR	
o. Miscellaneous assets.....	RCFDJ305	RCFDJ306	RCFDJ307	M.1.o.
	NR	NR	NR	
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	RCFDJ309	RCFDJ310	M.1.p.
	NR	NR	NR	

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Number of Managed Accounts	
Dollar amounts in thousands			
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	NR	RCFDJ312
			NR

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
Dollar amounts in thousands			
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships.....	RCFDB927	NR	RCFDB928
1. Issues reported in Memorandum item 2.a that are in default....	RCFDJ313	NR	RCFDJ314
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR	

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
Dollar amounts in thousands			
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity.....	RCFDB931	0	RCFDB932
b. International/Global equity.....	RCFDB933	0	RCFDB934
c. Stock/Bond blend.....	RCFDB935	0	RCFDB936
d. Taxable bond.....	RCFDB937	0	RCFDB938
e. Municipal bond.....	RCFDB939	0	RCFDB940
f. Short term investments/Money market.....	RCFDB941	0	RCFDB942
g. Specialty/Other.....	RCFDB943	0	RCFDB944
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	0	RCFDB946

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:					M.4.
		RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts.....	NR	NR	NR	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	NR	NR	NR	NR	M.4.b.
		RIADB953	RIADB954	RIADB955	
c. Investment management agency accounts.....	NR	NR	NR	NR	M.4.c.
		RIADB956	RIADB957	RIADB958	
d. Other fiduciary accounts and related services.....	NR	NR	NR	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	NR	NR	NR	NR	M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					1.
		RCFDJ981	RCFDJ982	RCFDJ983	
a. Cash and balances due from depository institutions.....	0	0	0	0	1.a.
		RCFDJ984	RCFDJ985	RCFDJ986	
b. Held-to-maturity securities.....	0	0	0	0	1.b.
		RCFDJ987	RCFDJ988	RCFDJ989	
c. Available-for-sale securities.....	0	0	0	0	1.c.
		RCFDJ990	RCFDJ991	RCFDJ992	
d. Securities purchased under agreements to resell.....	0	0	0	0	1.d.
		RCFDJ993	RCFDJ994	RCFDJ995	
e. Loans and leases held for sale.....	0	0	0	0	1.e.
		RCFDJ996	RCFDJ997	RCFDJ998	
f. Loans and leases, net of unearned income.....	0	0	0	0	1.f.
		RCFDJ999	RCFDK001	RCFDK002	
g. Less: Allowance for loan and lease losses.....	0	0	0	0	1.g.
		RCFDK003	RCFDK004	RCFDK005	
h. Trading assets (other than derivatives).....	0	0	0	0	1.h.
		RCFDK006	RCFDK007	RCFDK008	
i. Derivative trading assets.....	0	0	0	0	1.i.
		RCFDK009	RCFDK010	RCFDK011	
j. Other real estate owned.....	0	0	0	0	1.j.
		RCFDK012	RCFDK013	RCFDK014	
k. Other assets.....	0	0	0	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
		RCFDK015	RCFDK016	RCFDK017	
a. Securities sold under agreements to repurchase.....	0	0	0	0	2.a.

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
		RCFDK018	RCFDK019	RCFDK020	
b. Derivative trading liabilities.....	0	0	0	0	2.b.
		RCFDK021	RCFDK022	RCFDK023	
c. Commercial paper.....	0	0	0	0	2.c.
		RCFDK024	RCFDK025	RCFDK026	
d. Other borrowed money (exclude commercial paper).....	0	0	0	0	2.d.
		RCFDK027	RCFDK028	RCFDK029	
e. Other liabilities.....	0	0	0	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	0	0	0	0	3.
		RCFDK030	RCFDK031	RCFDK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	0	0	0	0	4.
		RCFDK033	RCFDK034	RCFDK035	
	0	0	0	0	

General Instructions

Dollar amounts in thousands				
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b. Frequency of Reporting				1.b.
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Dollar amounts in thousands

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Dollar amounts in thousands

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